



Complete Car Care

May 28, 2008

Advanta Bank Corp.
P.O. Box 30715
Salt Lake City, UT 84130-0715

RE: Acct#

Notice:

After a conversation with your customer service department today at about 3:00 PM PDT, I was informed that your policy is if I don't like it, pay it off and go somewhere else.

I was calling in regarding a portion of my credit card bill jumping up to 34.99% interest. At no time during any transaction with your company has this credit rate ever been shown to me, mentioned to me or implied that I would go to an accelerated rate such as that. I realize that people with late payments get penalized, but I've never been late with any payment and is always more than the minimum payment due, they are made automatically by my bank every month and on time.

I feel that what you are trying to do to me by tacking on this ridiculous rate is, or should be, illegal, it's certainly unconscionable!

As per my conversation with the young lady on the phone today, she advised me that if I did not agree with the 34.99% rate to send a letter stating so, which I am. She could give me no reason for the increase just that that's what it is. I do not pay late, I'm not in default, I'm not over my limit and I have good credit with many companies and different credit cards without any problems.

I wish to be contacted so that we can clear this matter up and put this interest rate back in line where it belongs.

Sincerely,

David L. Borneman